

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

DAVID A. LANIOUS

Debtor(s)

Case No. 16-24195GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/10/2016.
- 2) The plan was confirmed on 01/13/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/30/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/25/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$32,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$111,686.24
Less amount refunded to debtor \$943.07

NET RECEIPTS: \$110,743.17

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,400.00
Court Costs \$0.00
Trustee Expenses & Compensation \$5,155.28
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$8,555.28

Attorney fees paid and disclosed by debtor: \$600.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY COUNTY COURT OF CO	Unsecured	0.00	NA	NA	0.00	0.00
ALLY FINANCIAL(*)	Secured	8,322.00	8,664.41	8,664.41	8,664.41	429.30
ARS NATIONAL SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	2,831.00	2,831.43	2,831.43	1,967.73	0.00
BARCLAYS BANK DELAWARE	Unsecured	422.00	NA	NA	0.00	0.00
CAPITAL ONE NA**	Unsecured	2,881.00	2,881.79	2,881.79	2,002.73	0.00
CAVALRY SPV I LLC - ASSIGNEE(*)	Unsecured	1,650.00	1,650.32	1,650.32	1,146.91	0.00
CREDIT FIRST NA*	Unsecured	803.00	803.79	803.79	558.60	0.00
CROWN ASSET MANAGEMENT	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,068.00	1,068.20	1,068.20	742.36	0.00
ECAST SETTLEMENT CORP	Unsecured	3,387.00	3,387.70	3,387.70	2,354.31	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	2,392.00	2,392.47	2,392.47	1,662.67	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	530.00	NA	NA	0.00	0.00
HUNTINGTON NATIONAL BANK(*)	Unsecured	2,884.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	540.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	2,608.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	83,712.00	83,722.51	0.00	55,650.46	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	177.20	177.20	177.20	0.00
LTD FINANCIAL SVCS++	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	5,090.00	5,090.97	5,090.97	3,538.01	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	221.00	196.91	196.91	136.84	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,361.00	1,321.86	1,321.86	918.64	0.00
MERRICK BANK	Unsecured	1,789.00	1,789.28	1,789.28	1,243.48	0.00
MIDLAND FUNDING	Unsecured	0.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	492.00	1,114.32	1,114.32	774.41	0.00
MIDLAND FUNDING LLC	Unsecured	235.00	417.48	417.48	290.13	0.00
MIDLAND FUNDING LLC	Unsecured	680.00	680.17	680.17	472.69	0.00
MIDLAND FUNDING LLC	Unsecured	2,381.00	2,623.75	2,623.75	1,823.40	0.00
MIDLAND FUNDING LLC	Unsecured	4,269.00	4,269.55	4,269.55	2,967.16	0.00
MIDLAND FUNDING LLC	Unsecured	NA	361.90	361.90	251.51	0.00
NATIONAL ENTERPRISE SYSTEMS	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NCC BUSINESS SERVICES++	Unsecured	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,197.00	911.16	911.16	633.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,194.00	1,194.02	1,194.02	829.80	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,725.00	4,725.01	4,725.01	3,283.68	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,771.00	3,771.89	3,771.89	2,621.30	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,509.00	2,509.44	2,509.44	1,743.96	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,626.00	1,626.18	1,626.18	1,130.13	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,074.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	498.00	498.87	498.87	346.69	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	343.00	343.03	343.03	238.39	0.00
PRA AG FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
PROFESSIONAL RECOVERY SERVICE	Unsecured	0.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	1,197.00	1,197.91	1,197.91	832.50	0.00
QUANTUM3 GROUP LLC AGNT - CON	Unsecured	3,964.00	3,964.66	3,964.66	2,755.27	0.00
ROBERT POLAS ESQUIRE++	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$55,650.46	\$0.00
Mortgage Arrearage	\$177.20	\$177.20	\$0.00
Debt Secured by Vehicle	\$8,664.41	\$8,664.41	\$429.30
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$8,841.61	\$64,492.07	\$429.30
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$53,624.06	\$37,266.52	\$0.00

Disbursements:

Expenses of Administration	<u>\$8,555.28</u>	
Disbursements to Creditors	<u>\$102,187.89</u>	
TOTAL DISBURSEMENTS :		<u>\$110,743.17</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/18/2022

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.